

<b>Information to identify the case:</b>		
Debtor 1:	<b>Davida Mahalaleel Chike-Ogwo</b>	Social Security number or ITIN: xxx-xx-5060
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:		Social Security number or ITIN: -----
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court: Eastern District of Virginia		Date case filed for chapter: 7 12/3/24
Case number: 24-12254-BFK		

**Official Form 309A (For Individuals or Joint Debtors)**  
**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline** 12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Davida Mahalaleel Chike-Ogwo	
2. All other names used in the last 8 years		
3. Address	585 Grove St Ste 145 PMB 1056 Herndon, VA 20170	
4. Debtor's attorney Name and address	Ashley Frances-May Morgan Ashley F. Morgan Law, PC 722 Grant Street Suite G Herndon, VA 20170	Contact phone (703) 880-4881 Email: <a href="mailto:ashley@afmorganlaw.com">ashley@afmorganlaw.com</a>
5. Bankruptcy trustee Name and address	Donald F. King 1775 Wiehle Avenue, Suite 400 Reston, VA 20190	Contact phone (703) 218-2100 Email: <a href="mailto:Kingtrustee@ofplaw.com">Kingtrustee@ofplaw.com</a>

For more information, see page 2 >

Debtor **Davida Mahalaleel Chike-Ogwo**

Case number **24-12254-BFK**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .  <b>McVCIS 24-hour case information:</b> Toll Free 1-866-222-8029	200 South Washington Street Alexandria, VA 22314  Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays.  Contact phone 703-258-1200	<b>For the Court:</b>  Clerk of the Bankruptcy Court: William C. Redden  Date: December 4, 2024
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>January 9, 2025 at 10:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: <b>Zoom video meeting. Go to <a href="https://zoom.us/join">Zoom.us/join</a>, Enter Meeting ID 558 700 8596, and Passcode 1201030112, or call 1(571) 758-2246</b>
For additional meeting information go to: <a href="http://www.justice.gov/ust/moc">www.justice.gov/ust/moc</a>		
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline: March 10, 2025</b>
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

For more information, see page 3 >

Debtor **Davida Mahalaleel Chike-Ogwo**

Case number **24-12254-BFK**

<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
<b>13. Local Rule Dismissal Warning</b>	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
<b>14. Payment of Fees for Alexandria Case and Adversary Filing and Miscellaneous Requests</b>	Exact Change Only accepted as of December 16, 2013, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.

*Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to [bankruptcynotices.uscourts.gov](http://bankruptcynotices.uscourts.gov) or call, toll free: 877-837-3424. Case/docket information available @ [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov)*

**ATTENTION DEBTORS:** Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov) and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.

In re:  
Davida Mahalaleel Chike-Ogwo  
Debtor

Case No. 24-12254-BFK  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0422-9  
Date Rcvd: Dec 04, 2024

User: Nathaniel  
Form ID: 309A

Page 1 of 2  
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2024:

Recip ID	Recipient Name and Address
db	+ Davida Mahalaleel Chike-Ogwo, 585 Grove St Ste 145 PMB 1056, Herndon, VA 20170-4791
16584375	H&R Accounts, 53220 22nd Avenue, Moline, IL 61265-0000

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ashley@afmorganlaw.com	Dec 05 2024 00:43:00	Ashley Frances-May Morgan, Ashley F. Morgan Law, PC, 722 Grant Street Suite G, Herndon, VA 20170
tr	+ EDI: BDFKING	Dec 05 2024 05:32:00	Donald F. King, 1775 Wiehle Avenue, Suite 400, Reston, VA 20190-5159
16584368	Email/PDF: AffirmBKNotifications@resurgent.com	Dec 05 2024 00:59:32	Affirm, 650 California St Fl 12, San Francisco, CA 94108-2716
16584369	+ EDI: CAPITALONE.COM	Dec 05 2024 05:32:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
16584370	+ Email/Text: bankruptcy.notifications@fisglobal.com	Dec 05 2024 00:44:00	ChexSystems, Inc., Attn: Consumer Relations, 7805 Hudson Road, Suite 100, Woodbury, MN 55125-1595
16584371	+ EDI: DISCOVER	Dec 05 2024 05:32:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
16584372	Email/Text: bankruptcycourts@equifax.com	Dec 05 2024 00:43:00	Equifax, PO Box 740241, Atlanta, GA 30374-0241
16584373	^ MEBN	Dec 05 2024 00:37:24	Experian, 475 Anton Boulevard, Costa Mesa, CA 92626-7037
16584374	Email/Text: FirstmarkAccountMa@firstmarkservices.com	Dec 05 2024 00:43:00	Firstmark Services, 121 South 13th Street, Lincoln, NE 68508-0000
16584376	+ Email/Text: bankruptcy@huntington.com	Dec 05 2024 00:44:00	Huntington National Bank, Attn: Bankruptcy, PO Box 340996, Columbus, OH 43234-0996
16584377	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 05 2024 00:43:00	Mr. Cooper, Lake Vista 4, 800 State Highway 121 Bypass, Lewisville, TX 75067-4180
16584378	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 05 2024 00:43:00	Mrc/united Wholesale M, Attn: Bankruptcy, PO Box 619098, Dallas, TX 75261-9098
16584379	Email/Text: legal@texaschildrens.org	Dec 05 2024 00:43:00	TEXAS CHILDRENS HOSPITAL, 6621 FANNIN ST, Houston, TX 77030-0000
16584380	^ MEBN	Dec 05 2024 00:37:18	TransUnion, PO Box 2000, Chester, PA 19016-2000
16584381	Email/Text: bknotice@upgrade.com	Dec 05 2024 00:43:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery

District/off: 0422-9

User: Nathaniel

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Date Rcvd: Dec 04, 2024

Form ID: 309A

Total Noticed: 19

16584367	+ Email/Text: ustpreion04.ax.ecf@usdoj.gov	Dec 05 2024 00:44:00	Street 23rd Floor, San Francisco, CA 94111-0000 United States Trustee, 1725 Duke Street, Suite 650, Alexandria, VA 22314-3489
16584382	EDI: USBANKARS.COM	Dec 05 2024 05:32:00	Us Bank, Cb Disputes, Saint Louis, MO 63166-0000

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 06, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2024 at the address(es) listed below:

Name	Email Address
Ashley Frances-May Morgan	on behalf of Debtor Davida Mahalaleel Chike-Ogwo ashley@afmorganlaw.com ashley.milaneslaw@gmail.com;morganar66187@notify.bestcase.com;afmorganlaw@gmail.com
Donald F. King	Kingtrustee@ofplaw.com va50@ecfcbis.com;tiarra.long@ofplaw.com;shalonte.harrod@ofplaw.com
Gerard R. Vetter	ustpreion04.ax.ecf@usdoj.gov

TOTAL: 3